

What is claimed is:

**CLAIMS:**

3. A business system comprising

5 a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer desiring to conduct a transaction with a vendor,

a host system that maintains information about discounts from said vendor,

10 an apparatus for reading information on the magnetic strip card, said apparatus interconnected with and in communication with the host system, and

means for applying any applicable discount related to said transaction for the benefit of said consumer,

wherein the apparatus for reading the information is located at a location of the consumer.

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4. The system of claim 3 further comprising

a computer at the location of the consumer for the consumer to communicate with the host system.

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5. The system of claim 4 further comprising

means for automatically downloading information to the computer without a request from the consumer.

7. A business system comprising

25 a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer desiring to conduct a transaction with a vendor,

a host system that maintains information about discounts from said vendor,

30 an apparatus for reading information on the magnetic strip card, said apparatus interconnected with and in communication with the host system,

means for applying any applicable discount related to said transaction for the benefit of said consumer,

means at the host system for receiving from the vendor transaction information about said transaction,

means at the host system for storing said transaction information, and

means for calculating a future discount for the consumer based on the transaction information.

5        8.      The system of claim 7 further comprising

means for providing the consumer with information about the future discount.

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9.      The system of claim 7 further comprising

means for calculating an amount of a retirement account contribution for a consumer based on the transaction information.

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10.     The system of claim 9 further comprising

means for making a contribution to a retirement account of the consumer based on the calculated amount.

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11.     The system of claim 4 further comprising

means for providing the consumer with a physical coupon for use in a transaction with the vendor.

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12.     A business system comprising

a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer desiring to conduct a transaction with a vendor,

a host system that maintains information about discounts from said vendor,

an apparatus for reading information on the magnetic strip card, said apparatus interconnected with and in communication with the host system,

means for applying any applicable discount related to said transaction for the benefit of said consumer, and

means for determining a pertinent geographic area for the consumer.

13. The system of claim 12 further comprising  
means for displaying for the consumer information about the vendor for  
the determined pertinent geographic area.

5 14. The system of claim 12 further comprising  
means for displaying for the consumer information about a desired  
product or service available in the pertinent geographic area.

10 15. The system of claim 12 further comprising  
means for automatically determining the pertinent geographic area based  
on information about a consumer.

15 16. The system of claim 15 wherein the information about the consumer includes a  
phone number used by the consumer to contact the host system.

17. The system of claim 4 wherein the consumer uses the Internet global  
communications system to contact the host system.

20 18. The system of claim 4 further comprising  
means for automatically downloading to the computer information about  
a vendor without a request from the consumer.

25 19. A business system comprising  
a magnetic strip card with consumer identifying information encoded  
thereon said information identifying a consumer desiring to conduct a transaction with  
a vendor,  
a host system that maintains information about discounts from said  
vendor,

30 an apparatus for reading information on the magnetic strip card, said  
apparatus interconnected with and in communication with the host system,

means for applying any applicable discount related to said transaction for  
the benefit of said consumer,

a computer at the location of the consumer for the consumer to  
communicate with the host system,

means for automatically downloading information to the computer without a request from the consumer,

means at the host system for receiving from the vendor transaction information about said transaction,

5 means at the host system for storing said transaction information,

means for calculating an amount of a retirement account contribution for a consumer based on the transaction information,

means for determining a pertinent geographic area for the consumer, and

10 means for automatically determining the pertinent geographic area based on information about a consumer to contact the host system.

23. A business system comprising

15 a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer desiring to conduct a transaction with a vendor at a vendor location,

a host system remote from the vendor location that maintains information about discount from said vendor,

20 an apparatus for reading the consumer identifying information on the magnetic strip card, said apparatus interconnected with an in communication with the host system for ascertaining any applicable discount of said discounts, and

means apart from the magnetic strip card for applying any applicable discount of said discounts related to said transaction at the vendor location for the benefit of said consumer.

25 24. The system of claim 23 wherein the apparatus for reading the information is located at a location of the vendor.

25. The system of claim 23 wherein the apparatus for reading the information is located at a location of the consumer.

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26. The system of claim 25 further comprising

a computer at the location of the consumer for the consumer to communicate with the host system.

27. The system of claim 26 further comprising  
means for automatically downloading information to the computer without  
a request from the consumer.
- 5 28. The system of claim 23 further comprising  
means at the host system for receiving from the vendor transaction  
information about said transaction, and  
means at the host system for storing said transaction information.
- 10 29. The system of claim 28 further comprising  
means for calculating a future discount for the consumer based on the  
transaction information.
- 15 30. The system of claim 29 further comprising  
means for providing the consumer with information about the future  
discount.
- 20 31. The system of claim 29 further comprising  
means for calculating an amount of a retirement account contribution for  
a consumer based on the transaction information.
- 25 32. The system of claim 31 further comprising  
means for making a contribution to a retirement account of the consumer  
based on the calculated amount.
- 30 33. The system of claim 26 further comprising  
means for providing the consumer with a physical coupon for use in a  
transaction with the vendor.
34. The system of claim 23 further comprising  
means for determining a pertinent geographic area for the consumer.

35. The system of claim 34 further comprising  
means for displaying for the consumer information about the vendor for  
the determined pertinent geographic area.

5 36. The system of claim 34 further comprising  
means for displaying for the consumer information about a desired product  
or service available in the pertinent geographic area.

10 37. The system of claim 34 further comprising  
means for automatically determining the pertinent geographic area based  
on information about a consumer.

15 38. The system of claim 37 wherein the information about the consumer includes a  
phone number used by the consumer to contact the host system.

39. The system of claim 26 wherein the consumer uses the Internet global  
communications system to contact the host system.

40. The system of claim 26 further comprising  
20 means for automatically downloading to the computer information about  
a vendor without a request from the consumer.

41. A business system comprising  
25 a magnetic strip card with consumer identifying information encoded  
thereon said information identifying a consumer desiring to conduct a transaction with  
a vendor at a vendor location,

a host system remote from the vendor location that maintains information  
about discounts from said vendor,

30 an apparatus for reading the consumer identifying information on the  
magnetic strip card, said apparatus interconnected with and in communication with the  
host system for ascertaining any applicable discount of said discounts,

means apart from the magnetic strip card for applying any applicable  
discount of said discounts related to said transaction at the vendor location for the benefit  
of said consumer,

a computer at the location of the consumer for the consumer to communicate with the host system,

means for automatically downloading information to the computer without a request from the consumer,

5 means at the host system for receiving from the vendor transaction information about said transaction,

means at the host system for storing said transaction information,

means for calculating an amount of a retirement account contribution for a consumer based on the transaction information,

10 means for determining a pertinent geographic area for the consumer, and

means for automatically determining the pertinent geographic area based on information about a consumer to contact the host system.